

"Exhibit A"

Feb. 17th 2013

Timothy P. Danehy
555 Julian Smith Rd.
Henderson, North Carolina

Allen Law Firm
2435 Plantation Center Dr. Ste. 205
Matthews, NC 28105

Dear, Attorney W. J. Allen

I am writing to you in regards to a letter I received from your office dated and mailed Feb. 8, 2013. In your letter you claimed that I owe you or a client of yours a debt. I **DISPUTE** your claim and **DEMAND VALIDATION** of any alleged debts you think I owe you or any clients of your firm. In your letter you referenced a debt to American Express Bank, FSB with a balance due of \$18,110.28. I **DISPUTE** and **DEMAND VALIDATION** of any alleged debt owed to American Express Bank, FSB.

If you or your firm made any negative reports to credit reporting agency's I demand that they be removed. Do not call me or my employer in regards to this matter. For security reasons I do not discuss financial matters over the phone. If called I will consider it harassment. Any further communications must be in writing via USPS mail.

Sincerely,



Timothy P. Danehy

Ref: CM# 7011 1570 0001 1909 6976

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